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APPLICATION NO.	F	ILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
08/825,565	08/825,565 03/31/1997		SHUJI OYAMA	1095.1071/JD	1113
21171	7590	10/02/2002			
STAAS & 1			EXAMINER		
700 11TH STREET, NW SUITE 500 WASHINGTON, DC 20001				POINVIL, I	FRANTZY
WASHING	ON, DC	20001		ART UNIT	PAPER NUMBER
				3628	
				DATE MAILED: 10/02/2002	

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No. **08/825,565**

Applicant(s)

OYAMA ET AL

Examiner

Chencinski, Sieg

Art Unit 3628



The MAILING DATE of this communication appear	rs on the cover sheet with the correspondence address					
Period for Reply						
A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION. - Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the						
mailing date of this communication. If the period for reply specified above is less than thirty (30) days, a reply with If NO period for reply is specified above, the maximum statutory period will app Failure to reply within the set or extended period for reply will, by statute, cause. Any reply received by the Office later than three months after the mailing date earned patent term adjustment. See 37 CFR 1.704(b).	bly and will expire SIX (6) MONTHS from the mailing date of this communication. se the application to become ABANDONED (35 U.S.C. § 133).					
Status						
1) Responsive to communication(s) filed on Sep 17	, 2001					
2a) ☐ This action is FINAL. 2b) ☐ This is	action is non-final.					
3) Since this application is in condition for allowand closed in accordance with the practice under Ex	e except for formal matters, prosecution as to the merits is parte Quayle, 1935 C.D. 11; 453 O.G. 213.					
Disposition of Claims						
4) 💢 Claim(s) <u>1-14</u>	is/are pending in the application.					
4a) Of the above, claim(s)	is/are withdrawn from consideration.					
5) 💢 Claim(s) <u>5-7 and 12-14</u>	is/are allowed.					
6) 💢 Claim(s) <u>1-4 and 8-11</u>	is/are rejected.					
7) Claim(s)	is/are objected to.					
8) Claims	are subject to restriction and/or election requirement.					
Application Papers						
9) The specification is objected to by the Examiner.						
10) The drawing(s) filed on is/s	are a) \square accepted or b) \square objected to by the Examiner.					
Applicant may not request that any objection to the	e drawing(s) be held in abeyance. See 37 CFR 1.85(a).					
11) The proposed drawing correction filed on	is: a) \square approved b) \square disapproved by the Examiner.					
If approved, corrected drawings are required in rep	ly to this Office action.					
12) The oath or declaration is objected to by the Exa	aminer.					
Priority under 35 U.S.C. §§ 119 and 120						
13) Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).						
a) ☐ All b) ☐ Some* c) ☐ None of:						
1. Certified copies of the priority documents h	nave been received.					
2. Certified copies of the priority documents h	nave been received in Application No					
3. Copies of the certified copies of the priority application from the International Bo	documents have been received in this National Stage ureau (PCT Rule 17.2(a)).					
*See the attached detailed Office action for a list of	the certified copies not received.					
14) Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).						
a) The translation of the foreign language provisional application has been received.						
15) Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.						
Attachment(s)	A) Distanting Symmon (PTO 412) Pro Note)					
1) Notice of References Cited (PTO-892) 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)	4) Interview Summary (PTO-413) Paper No(s). 5) Notice of Informal Patent Application (PTO-152)					
3) Information Disclosure Statement(s) (PTO-1449) Paper No(s).	6) Other:					
	-,					

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DETAILED ACTION

Claim Rejections - 35 USC § 103

- 1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 2. Claims 1-4 and 8-11 remain rejected under 35 U.S.C. 103(a) as being unpatentable over Weiss et al (US Patent No. 5,866,889) in view of Makoto (JP402287767A) as applied to claims 2-4, 8-9 and further in view of Micali (US Patent No. 5,790,665) as set forth in the prior Office action.

Applicant's representative generally argues the references taken alone or in combination fail to teach or suggest the claimed invention.

In response, Weiss et al teaches preventing the inconvenience in obtaining information from customers. Weiss et al also states "One barrier caused by traditional account opening and cross selling of new accounts is that the customer must repeatedly provide the bank with the same data". Note column 1, lines 52-54. Furthermore, Makoto clearly teaches obtaining banking information of a customer from one bank for electronically transferring to another bank when the customer requests to open a new account. Obtaining existing account information from one bank

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to another bank is clearly taught by Makoto. Providing confirmation of receipt data and providing security in the combination of Weiss et al, Makoto and Micali would have been obvious to the skilled artisan in order to provide an efficient and reliable system and also in order to acknowledge a successful receipt and transmission of data for the correct customer.

Furthermore, in the combined teachings, it would have been readily apparent to the skilled artisan that customers need to be informed of the result of the request and in general, acknowledgments are well known in the art especially during online transactions.

3.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil, whose telephone number is (703) 305-9779. The examiner can normally be reached on Monday through Thursday from 7:30 AM to 6:00 PM.

The fax phone number for this Art Unit is (703) 305-0040.

Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 305-3900. FP

30Sep02

Frantzy Poinvil Primary Examiner Art Unit 3628